

दि न्यू इंडिया एश्योरेंस कंपनी लिमिटेड

(दिल्ली क्षेत्रीय कार्यालय-1)

दूसरा/तीसरा तल, आर. जी. सिटी सेंटर

एल.एस.सी., ब्लॉक 'बी', लॉरेंस रोड, दिल्ली- 110035



**THE NEW INDIA ASSURANCE  
COMPANY LIMITED**

**DELHI REGIONAL OFFICE-I,  
2<sup>ND</sup>/3<sup>RD</sup> FLOOR, R.G. CITY CENTRE  
LOCAL SHOPPING CENTRE, BLOCK-B,  
LAWRENCE ROAD, DELHI-110035**

**दूरभाष स./Ph. No. 27004401, फैक्स न./Fax No. 27004500, CIN : U99999MH1919 GO1000526**

DROI/HEALTH/2018

Date : 22/02/2018

KIND ATTENTION : ALL DOIC/BOIC/MOIC

RE: Condonation of gap while renewing Mediclaim policy

This has reference to circular no. HO/HEALTH/CIR.NO.07/2015-16; MARKETING:IBD:ADMN:291 dated 21<sup>st</sup> March 2016 and subsequent circular dated 11.05.2017 regarding condonation of gap while renewing Mediclaim policies.

IRDAI health insurance regulations 2013 state that delay in break in insurance upto 30 days has to be condoned and the continuity benefits along with other benefits have to be given to the insured. However coverage will not be available for the said break in insurance. Break upto 30 days can directly be condoned by the operating office.

The authority to condone delay beyond 30 days was restricted to Regional In-charge. It has been decided that the DO In-charge/BO in-charge can condone the break in insurance from 31 days to 90 days and upto 55 years of age, based on merit, subject to following:

1. If any claim is reported/occurred during the break period, the same shall not be covered in the renewed policy.
2. Any cumulative bonus/cumulative bonus buffer gained will not be restored.
3. Submission of medical fitness certificate for the break period along with declaration from the insured whether he/she is aware of any illness/injury contracted or treatment taken for any illness/injury during the break period.

The delay will not be condoned for cases falling under the below mentioned conditions:

1. Any insured person who has undergone more than one hospitalization in the preceding three years.
2. The hospitalization incurred in last three years is for the following illness/conditions:
  - a) Any chronic illness
  - b) Any recurring illness
  - c) Any critical illness

If the delay in renewal is more than 90 days and insured is more than 55 years of age, then those cases are to be referred to RO with recommendations of DO in-charge along with medical reports as mentioned in our Policy, schedule subject to nil claims in preceding 3 years.

DEPUTY GENERAL MANAGER